

<b>Information to identify the case:</b>		
Debtor 1	<b>David P. Kadyk</b>	Social Security number or ITIN <b>xxx-xx-3247</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Jane A. Kadyk</b>	Social Security number or ITIN <b>xxx-xx-9758</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 9/12/16</b>
Case number: <b>16-23391-CMB</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	David P. Kadyk	Jane A. Kadyk
<b>2. All other names used in the last 8 years</b>	fdba Empowering Solutions	
<b>3. Address</b>	910 Shadypark Court Oakdale, PA 15071	910 Shadypark Court Oakdale, PA 15071
<b>4. Debtor's attorney</b> Name and address	Bryan P. Keenan 993 Greentree Road Suite 101 Pittsburgh, PA 15220	Contact phone 412-922-5116
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 10/5/16
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.  <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		

**For more information, see page 2**

**Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting**

**Filing deadline: 1/13/17**

**Filing deadline: 2/13/17**

**Filing deadline: 3/13/17**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**11/14/16 at 09:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David P. Kadyk  
 Jane A. Kadyk  
 Debtors

Case No. 16-23391-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db/jdb aty +David P. Kadyk, Jane A. Kadyk, 910 Shadypark Court, Oakdale, PA 15071-9495  
 +Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14287769 +Comcast, PO Box 719, Toledo, OH 43697-0719  
 14287770 +Dornish Law Offices PC, 1207 Fifth Avenue Suite 300, Pittsburgh, PA 15219-6211  
 14287772 +Duquesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, PA 15267-0001  
 14287773 +GC Services Limited Partnership, Re: Chase Bank USA, N.A., 6330 Gulfton, Houston, TX 77081-1108  
 14287775 JP Morgan Chase Bank, NA, PO Box 24696, Columbus, OH 43224-0696  
 14287774 +Jordan W. Feltzer, Esquire, American Express Legal, 435 Devon Park Drive, Bldg 500, Wayne, PA 19087-1939  
 14287776 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 14287777 St Clair Professional Services, 1000 Bower Hill Road, Pittsburgh, PA 15243-1873  
 14287779 +United Collection Bureau, Inc., Re: Chase Bank U.S.A N.A., 5620 Southwyck Blvd. Ste 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: keenan662@gmail.com Oct 06 2016 01:45:40 Bryan P. Keenan, 993 Greentree Road, Suite 101, Pittsburgh, PA 15220

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2016 01:46:20 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Oct 06 2016 01:46:40 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

cr EDI: RECOVERYCORP.COM Oct 06 2016 01:28:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

14287765 +EDI: GMACFS.COM Oct 06 2016 01:28:00 Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004

14287766 +EDI: AMEREXPR.COM Oct 06 2016 01:28:00 American Express Centurian Bank, and American Express Bank FSB, c/o Kenneth Irvine Chenault, CEO, 4315 South 2700 West, Salt Lake City, UT 84184-0002

14287767 +EDI: CHASE.COM Oct 06 2016 01:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298

14287768 +EDI: CITICORP.COM Oct 06 2016 01:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

14287771 +EDI: TSYS2.COM Oct 06 2016 01:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218

14288874 EDI: RECOVERYCORP.COM Oct 06 2016 01:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14287778 +EDI: RMSC.COM Oct 06 2016 01:28:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007

14287780 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 06 2016 01:47:25 UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 12

cr \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 Duquesne Light Company

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: gamr  
Form ID: 309I

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Oct 05, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Bryan P. Keenan on behalf of Joint Debtor Jane A. Kadyk keenan662@gmail.com,  
melindap662@gmail.com  
Bryan P. Keenan on behalf of Debtor David P. Kadyk keenan662@gmail.com, melindap662@gmail.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5